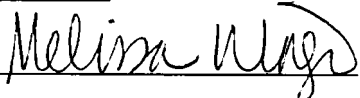


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Marko Schuba, et al	§	Group Art Unit:	2132
		§		
Serial No:	09/850338	§	Examiner:	Dinh, Minh
		§		
Filed:	May 7, 2001	§	Confirmation No:	2528
		§		
Attorney Docket No: P13427-US1				
Customer No.: 27045				

For: Method for the Authorization of Transactions

Mail Stop AF
Commissioner for Patents
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Alexandria, VA 22313-1450

<p align="center"><u>CERTIFICATE OF MAILING OR TRANSMISSION</u></p> <p>I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage for First class or Express mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, or being facsimile transmitted to the USPTO at (571) 273-8300, or electronically via EFS-Web (Beta) on the date indicated below.</p> <p>Date: <u>May 25, 2006</u></p> <p>Name: <u>Melissa Wingo</u></p> <p>Signature: <u></u></p>
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Dear Examiner:

REPLY UNDER 37 C.F.R §1.116

In response to the Office Action of March 31, 2006, the Applicant requests that the claims be amended to place the application in condition for allowance.

Claims 1, 4, 14, 17 and 25 have been amended and begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.